ABSTRACT OF THE DISCLOSURE

In accordance with the present invention, a store controller determines a monetary value, such as an amount of spare change due to a customer. The store controller also selects a ticket record that includes a set of ticket numbers. Subsequently, the store controller purchases at least one lottery ticket based on the monetary value and the set of ticket numbers. The store controller then outputs the information to a POS terminal, which prints a fractional lottery ticket redeemable for a portion of the lottery ticket's prize. The fractional lottery ticket includes the ticket numbers and a fractional lottery ticket value that is based on the monetary value. The fractional lottery ticket value may be, for example, equal to the monetary value, or may be the monetary value rounded to the nearest nickel. After a drawing date for the lottery ticket, the customer redeems the fractional lottery ticket, typically at a POS terminal, if a prize is due. The POS terminal communicates with the store controller, which receives the ticket numbers and the fractional lottery ticket value therefrom. From the received information, the store controller may determine a prize value of the corresponding lottery ticket. The customer is, in turn, provided with a portion of the prize value based on the fractional lottery ticket value.